

Information to identify the case:

Debtor 1	<u>Robin L. Simmons</u>	Social Security number or ITIN	xxx-xx-2160
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-26497-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robin L. Simmons
aka Robin Lynn Simmons

11/17/17

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Robin L. Simmons
 Debtor

Case No. 17-26497-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 45

Date Rcvd: Nov 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2017.

db
 517002514 +Robin L. Simmons, 3612 Bayshore Avenue, Brigantine, NJ 08203-1526
 517002509 +ARMC Anesthesiologists, PO Box 8500-1521, Philadelphia, PA 19178-0001
 517002510 +Action Adjustment Services, Inc., 519 Bristol Pike, Croydon, PA 19021-5410
 517002511 +Advanced Pathology Lab, 1015 New Road, Northfield, NJ 08225-1600
 517002511 +Apex Asset Management LLC, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
 517002521 +AtlanticCare Regional Medical Center, P.O. Box 8500-1266, Philadelphia, PA 19178-1266
 517002522 +AtlanticCare Regional Medical Center-Anes, P.O. Box 8500-1266, Philadelphia, PA 19178-1266
 517002516 +Atlantic County Sheriff's Office, 4997 Unami Boulevard, Mays Landing, NJ 08330-2017
 517002517 +Atlantic Gastroenterology, 3205 Fire Road, Suite 4, Egg Harbor Township, NJ 08234-5884
 517002518 +Atlantic Medical Imaging, LLC, P.O. Box 1149, Mount Laurel, NJ 08054-7149
 517002529 C&H Collection Services, Inc., P.O. Box 1399, Merchantville, NJ 08109-0399
 517002531 Capital One/Kohls, Attn: Bankruptcy Department, P.O. Box 30285, Salt Lake City, UT 84130-0285
 517002532 +Citi Cards, N.A., Attn: Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
 517002533 Comenity Bank/Boscov's, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
 517002534 +Complete Collection Service, 1007 North Federal Highway, #280, Fort Lauderdale, FL 33304-1422
 517002536 +Cooper Oral & Maxillofacial SG, Two Plaza Drive, Bunker Hill Plaza, Hurffville-Crosskeys Road, Suite 203, Sewell, NJ 08080-9207
 517002537 Cooper University Health Care, P.O. 95000-4345, Philadelphia, PA 19195-4345
 517002540 +Cooper University Hospital, 4500 Salisbury Road, Suite 460, Jacksonville, FL 32216-0954
 517002541 Cooper University Physicians, P.O. Box 95000-4345, Philadelphia, PA 19195-4345
 517002542 +Dr. Mark R. Menaquale, DPM, 310 Jackson Road, Atco, NJ 08004-1604
 517002543 Genpact Services LLC, P.O. Box 1969, Southgate, MI 48195-0969
 517002545 +KML Law Group, PC, 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812
 517002544 +Kearney, Burns & Martone, 210 White Horse Pike, Haddon Heights, NJ 08035-1759
 517002548 Penn Medicine, P.O. Box 824406, Philadelphia, PA 19182-4406
 517002549 +Penn Medicine/Presbyteria Hospital, 1500 Market Street, UM 600, Philadelphia, PA 19102-2157
 517002550 Pressler and Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
 517002551 +Progressive Financial Services, Inc., P.O. Box 41309, Nashville, TN 37204-1309
 517002552 +Rickart Collection Systems, Inc., 575 Milltown Road, P.O. Box 7242, North Brunswick, NJ 08902-7242
 517002555 +Selip & Stylianou, LLP, 10 Forest Avenue, P.O. Box 914, Paramus, NJ 07653-0914
 517002556 +Seterus, Inc, 14523 Sw Millikan Way St, Beaverton, OR 97005-2352
 517002557 +South Jersey ENT Surgical Associates, 2106 New Road, Suite C-9, Linwood, NJ 08221-1049
 517002558 +Superior Court of New Jersey, Atlantic County, 1201 Bacharach Blvd., Atlantic City, NJ 08401-4526
 517002564 +Transworld Systems, Inc., P.O. Box 17221, Wilmington, DE 19850-7221

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBTHOMAS.COM Nov 17 2017 23:18:00 Brian Thomas, Brian Thomas, Esq,
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 17 2017 23:30:37 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Nov 17 2017 23:30:33 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517002524 +E-mail/Text: maria.herron@atlanticare.org Nov 17 2017 23:30:40 AtlanticCare Surgery Center,
 2500 English Creek Avenue, Egg Harbor Township, NJ 08234-5549
 517002526 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Nov 17 2017 23:31:06
 Bayview Financial Loan, Attn: Customer Service Dept, 4425 Ponce De Leon Blvd, 5th Floor,
 Miami, FL 33146-1873
 517002527 +E-mail/Text: banko@berkscredit.com Nov 17 2017 23:30:16 Berks Credit and Collections, Inc.*,
 P.O. Box 329, Temple, PA 19560-0329
 517002546 +EDI: MID8.COM Nov 17 2017 23:18:00 Midland Credit Management, 8875 Aero Drive,
 Suite 200, San Diego, CA 92123-2255
 517002547 +EDI: MID8.COM Nov 17 2017 23:18:00 Midland Funding LLC, 8875 Aero Drive, Suite 200,
 San Diego, CA 92123-2255
 517007095 +EDI: RMSC.COM Nov 17 2017 23:19:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517002561 +EDI: RMSC.COM Nov 17 2017 23:19:00 Synchrony Bank/Care Credit,
 Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
 517002562 EDI: RMSC.COM Nov 17 2017 23:19:00 Synchrony Bank/Lowe's, Attn: Bankruptcy Department,
 P.O. Box 965060, Orlando, FL 32896-5060
 517002563 EDI: RMSC.COM Nov 17 2017 23:19:00 Synchrony Bank/Sams Club, Attn: Bankruptcy Department,
 P.O. Box 965060, Orlando, FL 32896-5060

TOTAL: 12

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 45

Date Rcvd: Nov 17, 2017

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty*
517002515* +Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
517002512* +ARMC Anesthesiologists, PO Box 8500-1521, Philadelphia, PA 19178-0001
517002512* +Apex Asset Management LLC*, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
517002513* +Apex Asset Management LLC*, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
517002523* +AtlantiCare Regional Medical Center-Anes, P.O. Box 8500-1266, Philadelphia, PA 19178-1266
517002525* +AtlantiCare Surgery Center, 2500 English Creek Avenue, Egg Harbor Township, NJ 08234-5549
517002519* Atlantic Medical Imaging, LLC, P.O. Box 1149, Mount Laurel, NJ 08054-7149
517002520* Atlantic Medical Imaging, LLC, P.O. Box 1149, Mount Laurel, NJ 08054-7149
517002528* +Berks Credit and Collections, Inc.*, P.O. Box 329, Temple, PA 19560-0329
517002530* C&H Collection Services, Inc., P.O. Box 1399, Merchantville, NJ 08109-0399
517002535* +Complete Collection Service, 1007 North Federal Highway, #280,
Fort Lauderdale, FL 33304-1422
517002538* Cooper University Health Care, P.O. 95000-4345, Philadelphia, PA 19195-4345
517002539* Cooper University Health Care, P.O. 95000-4345, Philadelphia, PA 19195-4345
517002553* +Rickart Collection Systems, Inc.*, 575 Milltown Road, P.O. Box 7242,
North Brunswick, NJ 08902-7242
517002554* +Rickart Collection Systems, Inc.*, 575 Milltown Road, P.O. Box 7242,
North Brunswick, NJ 08902-7242
517002559* +Superior Court of New Jersey, Atlantic County, 1201 Bacharach Blvd.,
Atlantic City, NJ 08401-4526
517002560* +Superior Court of New Jersey, Atlantic County, 1201 Bacharach Blvd.,
Atlantic City, NJ 08401-4526

TOTALS: 0, * 17, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2017 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@brianthomaslaw.com,
bthomas@ecf.epiqsystems.com
Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com
Denise E. Carlon on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Ernest A. Aponte on behalf of Debtor Robin L. Simmons ernestaaponte@justice.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5